

FRAUD RESPONSE CHECKLIST



So, you think you are the victim of a scam?

Let Mo and the team at MutualOne Bank help you identify and report fraud while minimizing the impact and protecting yourself in the future. As you review this list, keep in mind that not all scams are the same, and some of these recommendations may not apply to your situation.

Have questions? The Client Services team at MutualOne Bank is here to help. Call (508) 820-4010 or visit one of our offices during regular business hours.

Step 1. Secure

If you have fallen victim to a scam or noticed fraudulent activity on any of your accounts, it's important to stay calm and take steps to secure your accounts:

- If the scam involves your MutualOne Bank account, contact Client Services at 508-820-4010 or visit one of our offices during business hours to inform us that your account has been compromised.
- Log in to Online Banking to review your account activity and change your password.
- If you have a MutualOne Bank debit card, use Card Controls in Online Banking to pause your card, as well as change your PIN.
- Check your other bank accounts or credit cards for signs of fraud and report them if spotted.



Step 2. Report

Once you've notified your bank or other financial providers and secured your accounts, you may decide to take further steps based on the extent of the fraud:

- File a police report—local law enforcement may have resources to help you minimize the damage and recover your lost money
- Freeze your credit and set up alerts with the credit bureaus:
 - Equifax: 800-349-9960, Equifax.com
 - Experian: 888-397-3742, Experian.com
 - TransUnion: 888-909-8872, Transunion.com
- Submit a case with the Federal Trade Commission <https://reportfraud.ftc.gov>
- Submit a case with the Internet Crime Complaint Center <https://www.ic3.gov/>

Turn over for steps 3 and 4 →

Step 3. Recover & Rebuild

Based on the extent of the fraud, please take the following steps:

- Replace any bank accounts as well as debit or credit cards which may have been accessed by the scammers.
- Visit AnnualCreditReport.com to request your free credit reports. You can use this to identify and close any fraudulently opened accounts that are in your name, as well as to report any fraudulent activity. **Remember, you do not have to pay to receive a copy of your credit report.**
- Continue to review your accounts and report any fraudulent charges to your bank or by calling the company directly.

Depending on the type of fraud you fell victim to, you may have to take some other steps:

- Have your device wiped by a reputable company to remove any malware.
- Relink accounts, such as digital wallets and bill pay, with your new bank account, credit card, or debit card.
- Replace government-issued IDs, such as your driver's license.



Step 4. Keep It Rolling

The risk of identity theft due to fraud is ongoing and requires constant vigilance. To help protect yourself and your accounts, consider implementing these best practices:

- Set up multi-factor authentication whenever available.
- Use secure passwords, each should be unique and made up of a mixture of characters.
- Keep your passwords secure using a password manager—do not write them down or share.
- Never give out your passwords, card information, or PIN—this includes people you know and trust, including at the Bank.
- Pay with your mobile wallet, both in person and online, as it enhances security through tokenization (masking card numbers) and biometric authentication.
- Regularly request and review your free credit reports from AnnualCreditReport.com.

For more information, including updates about new and ongoing scams, visit our Security Center at MutualOne.com regularly.



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